

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Curt B. Fultz  
 Allison K. Fultz  
 Debtors

Case No. 13-13951-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jul 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2016.

db/jdb  
 smg    #+Curt B. Fultz, Allison K. Fultz, 99 Vermont Road, Sinking Spring, PA 19608-9257  
           +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
           Allentown, PA 18101-1603  
 smg    City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg    +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg    +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13045694 +Accounts Recovery Bureau, c/o: John D. Bucolo, Esq., 147 N. Fifth St. Suite 201,  
           Reading, PA 19601-3494  
 13045992 +Berks Cardiologists LTD, 2605 Keiser Blvd, Reading, PA 19610-3338  
 13739109 Berks County Tax Claim Bureau, 633 Court St 2nd Fl Svc Ctr, Reading Pa 19601  
 13045993 #Berks Family Practice, 730 N. 5th Street, Reading, PA 19601-2210  
 13045994 Citibank/Gordons, PO Box 653054, Columbus, OH 43218-3015  
 13045995 +Commercial Acceptance Company, PO Box 3268, Shiremanstown, PA 17011-3268  
 13045996 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 13153607 +Fulton Bank, N.A., Attn: Shawn M. Long, Esq., 126 East King St., Lancaster, PA 17602-2832  
 13235380 +Joseph T. Bambrick, Jr., Esq., 529 Reading Avenue, West Reading, PA 19611-1072  
 13119675 +Met-Ed, a FirstEnergy Company, 331 Newman Springs Rd., 3rd Floor,  
           Red Bank, NJ 07701-5688  
 13052239 +Orthopaedic Associates of Reading,, 301 S. 7th Ave., Suite 3220,,  
           West Reading, PA 19611-1493  
 13046002 PFS Group, 7670 Woodway Drive, Suite 250, Houston, TX 77063-1519  
 13073601 +Reading Area Water Authority, c/o John D. Bucolo, Esq., 147 N. Fifth Street, Suite 201,  
           Reading, PA 19601-3494  
 13063842 St. Joseph Medical Center, P.O. Box 644168, Pittsburgh, PA 15264-4168  
 13046003 +St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Suite 203,  
           Billings, MT 59102-4151  
 13045715 +Township of Cumru, c/o: John D. Bucolo, Esq., 147 N. Fifth St. Suite 201,  
           Reading, PA 19601-3494  
 13046005 +Township of Cumru Sewer Department, 1775 Welsh Road, Mohnton, PA 19540-8803  
 13156361 +Wells Fargo Bank NA, JOSEPH PATRICK SCHALK, Phelan Hallinan & Schmieg, LLP,  
           1617 JOHN F. KENNEDY BLVD., SUITE 1400, PHILADELPHIA, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr    +EDI: QLEFELDMAN.COM Jul 29 2016 01:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
           221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg    +E-mail/Text: robertsl2@dnb.com Jul 29 2016 01:37:58 Dun & Bradstreet, INC,  
           3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2016 01:37:45  
           Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
           Harrisburg, PA 17128-0946  
 smg    +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 29 2016 01:38:02 U.S. Attorney Office,  
           c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13045990 EDI: AFNIRECOVERY.COM Jul 29 2016 01:23:00 Afni, Inc., PO Box 3517,  
           Bloomington, IL 61702-3517  
 13045991 EDI: ACCE.COM Jul 29 2016 01:23:00 Asset Acceptance, LLC, PO Box 2036,  
           Warren, MI 48090-2036  
 13045997 EDI: ESSL.COM Jul 29 2016 01:23:00 Dish Network, Dept 0063, Palatine, IL 60055-0063  
 13052737 EDI: FORD.COM Jul 29 2016 01:23:00 Ford Motor Credit Company LLC, P.O. Box 6275,  
           Dearborn, MI 48121  
 13045998 EDI: FORD.COM Jul 29 2016 01:23:00 Ford Motor Credit, PO Box 689007,  
           Franklin, TN 37068-9007  
 13045999 +E-mail/Text: bankruptcy@fult.com Jul 29 2016 01:38:16 Fulton Bank, PO Box 432,  
           East Petersburg, PA 17520-0432  
 13142603 +E-mail/Text: bankruptcy@fult.com Jul 29 2016 01:38:16 Fulton Bank N A, P O Box 432,  
           East Petersburg, PA 17520-0432  
 13154463 +E-mail/Text: bankruptcy@fult.com Jul 29 2016 01:38:16 Fulton Bank, N.A., ,  
           One Penn Square,, Lancaster, PA 17602-2853  
 13046000 EDI: IRS.COM Jul 29 2016 01:23:00 Internal Revenue Service, PO Box 30309,  
           Memphis, TN 38130-0309  
 13051583 E-mail/Text: ebn@vativrecovery.com Jul 29 2016 01:37:42 Palisades Acquisition IX LLC,  
           Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,  
           PO Box 40728, Houston, TX 77240-0728  
 13046001 E-mail/Text: ebn@vativrecovery.com Jul 29 2016 01:37:42 Palisades Acquisition IX LLC,  
           P.O. Box 40728, Houston, TX 77240-0728  
 13046006 +E-mail/Text: james.r.shear@hud.gov Jul 29 2016 01:38:14 US Dept. of HUD,  
           HUD Claim # 72-1007075, 52 Corporate Circle, Albany, NY 12203-5166  
 13150971 +EDI: WFFC.COM Jul 29 2016 01:23:00 Wells Fargo Bank, N.A.,  
           Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
           Fort Mill, SC 29715-7203  
 13046007 +EDI: WFFC.COM Jul 29 2016 01:23:00 Wells Fargo Home Mortgage, PO Box 10335,  
           Des Moines, IA 50306-0335

TOTAL: 18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd.,  
Allentown, PA 18104-4603  
13046004\* +St. Joseph Medical Center, Patient Financial Services, 1643 Lewis Ave., Suite 203,  
Billings, MT 59102-4151

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

JOHN D. BUCOLO on behalf of Creditor Township of Cumru JBLegally@aol.com  
JOSEPH PATRICK SCHALK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Allison K. Fultz NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Curt B. Fultz NO1JTB@juno.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor MTGLQ Investors, LP bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
LYNN E. FELDMAN on behalf of Trustee LYNN E. FELDMAN trustee.feldman@rcn.com,  
lfeldman@ecf.epigsystems.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epigsystems.com  
MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
SHAWN M. LONG on behalf of Creditor Fulton Bank N A slong@barley.com,  
jrachor@barley.com;cbrelje@barley.com;jhudson@barley.com;kcunneen@barley.com;ashirk@barley.com;ts  
hober@barley.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Curt B. Fultz</b>	Social Security number or ITIN	<b>xxx-xx-1187</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Allison K. Fultz</b>	Social Security number or ITIN	<b>xxx-xx-2026</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-13951-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Curt B. Fultz

Allison K. Fultz  
aka Allison K. Paskevich

7/28/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**